

Information to identify the case:

Debtor 1:	Patricia A. Oppel			Social Security number or ITIN: xxx-xx-4116
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed for chapter: 13 2/16/24
Case number:	24-11468-CMG			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Patricia A. Oppel	
2. All other names used in the last 8 years	aka Patricia A. Cole	
3. Address	195 Pheasant Drive Bayville, NJ 08721	
4. Debtor's attorney Name and address	Robert Cameron Legg Oliver & Legg 2240 Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: clegg@oliverandlegg.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/12/24

THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED AN AMENDMENT TO THE PETITION

For more information, see page 2

Debtor Patricia A. Oppel

Case number 24-11468-CMG

7. Meeting of creditors	March 21, 2024 at 10:00 AM	Location: Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 5/13/24
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/11/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		

In re:
Patricia A. Oppel
Debtor

Case No. 24-11468-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 12, 2024

User: admin
Form ID: 309I

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2024:

Recip ID	Recipient Name and Address
db	+ Patricia A. Oppel, 195 Pheasant Drive, Bayville, NJ 08721-1942
520164587	+ Berkeley Township, PO Box B, 627 Pinewald-Keswick Road, Bayville, NJ 08721-2778
520164597	Midland Mortgage, PO Box 248921, Oklahoma City, OK 73124-8921
520164606	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clegg@oliverandlegg.com	Mar 12 2024 20:53:00	Robert Cameron Legg, Oliver & Legg, 2240 Highway 33, Suite 112, Neptune, NJ 07753
tr	Email/Text: bnc@russotrustee.com	Mar 12 2024 20:55:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 12 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 12 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520164588	+ EDI: CCS.COM	Mar 13 2024 00:41:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520164589	+ EDI: CCS.COM	Mar 13 2024 00:41:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
520164590	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 12 2024 21:00:06	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520164591	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 12 2024 21:00:10	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520184064	Email/Text: ECMCBKNotices@ecmc.org	Mar 12 2024 20:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
520167007	^ MEBN	Mar 12 2024 20:45:15	FIRST PORTFOLIO VENTURES I, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
520164593	+ EDI: AMINFOFP.COM	Mar 13 2024 00:41:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520164592	+ EDI: AMINFOFP.COM	Mar 13 2024 00:41:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520164594	EDI: IRS.COM	Mar 13 2024 00:41:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520164595	+ Email/Text: bankruptcy@kikoff.com	Mar 12 2024 20:54:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458

District/off: 0312-3

User: admin

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Form ID: 309I

Total Noticed: 28

520164596	+ Email/Text: bankruptcy@kikoff.com	Mar 12 2024 20:54:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520164598	EDI: AISMIDFIRST	Mar 13 2024 00:41:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
520164599	^ MEBN	Mar 12 2024 20:45:35	Midland Mortgage, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520164602	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 12 2024 20:53:00	NJ EzPass, PO Box 4971, Trenton, NJ 08650
520164603	+ EDI: CCS.COM	Mar 13 2024 00:41:00	NJ EzPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520164600	+ Email/PDF: bankruptcy@ncfsi.com	Mar 12 2024 21:00:11	New Century Financial Services, Inc., 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
520164601	Email/Text: signed.order@pfwattorneys.com	Mar 12 2024 20:53:00	New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
520179681	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 12 2024 20:55:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
520164604	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 12 2024 20:55:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520164605	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 12 2024 20:55:00	Santander Consumer USA, Inc, Po Box 961211, Fort Worth, TX 76161-0211

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520189742		Estate of Margaret Cole

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2024 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
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Robert Cameron Legg

District/off: 0312-3

User: admin

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Date Rcvd: Mar 12, 2024

Form ID: 309I

Total Noticed: 28

on behalf of Debtor Patricia A. Oppel courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3